

In re:  
Jorge A. Duran  
Debtor

Case No. 11-16860-elf  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db +Jorge A. Duran, 4160 Orchard Street, Philadelphia, PA 19124-4604  
12561593 +Alan B. Liss, Esquire, 1420 Walnut Street, Suite 808, Philadelphia, PA 19102-4008  
12564920 +Deutsche Bank National Trust Company, JP Morgan Chase Bank, N.A., MAIL CODE: OH4- 7302,  
3415 Vision Drive, Columbus, OH 43219-6009  
13144983 +Long Beach Mortgage Loan Trust 2006-WL3, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412  
12539436 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
12561505 +Philadelphia Gas works, 800 W Montgomery Ave, 3F, Philadelphia, PA 19122-2898,  
Attn: Bankruptcy Unit  
13524970 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-9244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 25 2016 22:45:31 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 25 2016 22:44:54  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 25 2016 22:45:28 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12584642 +EDI: OPHSUBSID.COM Nov 25 2016 22:38:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
12644009 EDI: MERRICKBANK.COM Nov 25 2016 22:38:00 Merrick Bank, c/o Resurgent Capital Services,  
PO Box 10368, Greenville, SC 29603-0368  
13030781 +EDI: PRA.COM Nov 25 2016 22:38:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
12553309 E-mail/Text: ebn@vativrecovery.com Nov 25 2016 22:44:48 Palisades Collections, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC,  
P.O. Box 40728, Houston, TX 77240-0728  
12740340 E-mail/Text: asobczyk@transportfunding.com Nov 25 2016 22:44:51 Transport Funding,  
903 East 104th Street, Suite 170, Kansas City, MO 64131  
12534321 +E-mail/Text: asobczyk@transportfunding.com Nov 25 2016 22:44:51 Transport Funding,  
PO Box 7247-0360, Philadelphia, PA 19170-0001

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2016 at the address(es) listed below:

ALAN B. LISS on behalf of Debtor Jorge A. Duran bnklaw@aol.com  
ALAN B. LISS on behalf of Plaintiff Jorge A. Duran bnklaw@aol.com  
ALAN B. LISS on behalf of Debtor Mireya Duran bnklaw@aol.com  
ALAN B. LISS on behalf of Plaintiff Mireya Duran bnklaw@aol.com  
ANN E. SWARTZ on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Long  
Beach Mortgage Trust 2006-WL3 ecfmail@mwc-law.com, ecfmail@mwc-law.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Deutsche Bank National Trust et al c/o Select  
Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
DAVID H. LIPOW on behalf of Creditor Select Portfolio Servicing, Inc. bkecf@milsteadlaw.com,  
dlipow@milsteadlaw.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
for Long Beach Mortgage Trust 2006-WL3 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

STEPHEN M HLADIK on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
Long Beach Mortgage Trust 2006-WL3 shladik@hoflawgroup.com, debersole@hoflawgroup.com  
THOMAS R. DOMINCZYK on behalf of Creditor Transport Funding, LLC  
tdominczyk@mauricewutscher.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD MILLER on behalf of Creditor SELECT PORTFOLIO SERVICING, INC, AS SERVICING  
AGENT wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14

<b>Information to identify the case:</b>					
Debtor 1	<u>Jorge A. Duran</u>			Social Security number or ITIN	<b>xxx-xx-2022</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>11-16860-elf</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jorge A. Duran

11/24/16

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**